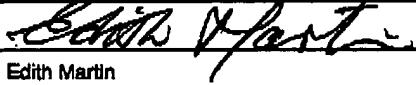


Under the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing).</i>		Application Number	09/682,787	
		Filing Date	October 18, 2001	<b>RECEIVED</b>
		First Named Inventor	Beirne, Kenneth	CENTRAL FAX CENTER
		Art Unit	3624	DEC 21 2005
		Examiner Name	Thu Thao Havan	
Total Number of Pages in This Submission	17	Attorney Docket Number	G07.042	

<b>ENCLOSURES (Check all that apply)</b>		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance communication to (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b>			
Firm Name	Buckley, Maschoff & Talwalkar LLC		
Signature			
Printed name	Randolph P. Calhoun		
Date	December 21, 2006	Reg. No.	46,371

<b>CERTIFICATE OF TRANSMISSION/MAILING</b>			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO at facsimile number (571) 273-8300 on the date shown below.			
Signature			
Typed or printed name	Edith Martin	Date	December 21, 2005

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*In you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

RECEIVED  
CENTRAL FAX CENTER

DEC 21 2005

Patent

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND  
STORAGE MEDIUM FOR PRE-  
SCREENING CUSTOMERS FOR  
CREDIT CARD APPROVAL AT A  
POINT OF SALE

Group Art Unit: 3624

Examiner: Thu Thao Havan

## RESPONSE TRANSMITTAL

Attorney Docket No.: G07.042

PTO Customer Number 28062

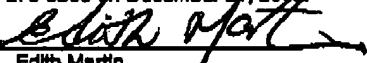
Buckley, Maschoff &amp; Talwalkar LLC

Five Elm Street

New Canaan, CT 06840

## CERTIFICATE OF FACIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile  
transmitted to: Commissioner for Patents at fax number  
(571) 273-8300 on December 21, 2005

By:   
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1.  Fee as calculated and transmitted as described below
2.  Response to Non-Final Office Action mailed September 21, 2005

## FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	37	- 37	0	\$ 50.00	\$ 0.00
Indep. Claims	3	- 3	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
					\$ 0.00
OTHER FEE (specify purpose):					\$ 0.00
				<b>TOTAL FEE</b>	<b>\$ 00.00</b>

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. In addition, please:

- Credit any overpayment.
- Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



December 21, 2005  
Date

Randolph P. Calhoun  
Registration No. 45,371  
Buckley, Maschoff & Talwalkar LLC  
Five Elm Street  
New Canaan, CT 06840  
(203) 972-5985

RECEIVED  
CENTRAL FAX CENTER

DEC 21 2005

Patent

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

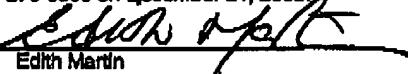
Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND  
STORAGE MEDIUM FOR PRE-  
SCREENING CUSTOMERS FOR  
CREDIT CARD APPROVAL AT A  
POINT OF SALE

} Group Art Unit: 3624  
} Examiner: Thu Thao Havan  
} RESPONSE to September 21, 2005 Non-  
Final Office Action  
} Attorney Docket No.: G07.042  
} PTO Customer Number 28062  
} Buckley, Maschoff & Talwalkar LLC  
} Five Elm Street  
} New Canaan, CT 06840  
}

## CERTIFICATE OF FACIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile  
transmitted to: Commissioner for Patents at fax number  
(571) 273-6300 on December 21, 2005.

By:   
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed September 21, 2005, please  
amend the above-identified application as follows:

**Amendments to the claims are reflected in the listing of claims that begins on  
page 2 of this paper.**

**Remarks begin on page 8 of this paper.**